

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| In re US Patent Application of: |) | |
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| Merrill Brooks Smith et al. |) | |
| |) | |
| Application No.: 10/758,429 |) | Group Art Unit: 2876 |
| |) | |
| Filing Date: January 16, 2004 |) | Examiner: D. St.Cyr |
| |) | |
| Title: SYSTEM AND METHOD FOR |) | Confirmation No. 5641 |
| CONDUCTING A RETURN |) | |
| TRANSACTION FOR A PIN- |) | |
| ACTIVATED ACCOUNT |) | |

RESPONSE AND AMENDMENT UNDER 37 C.F.R. §1.113

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Final Office Action mailed December 13, 2006, Applicants respectfully submit this Amendment and Response under 37 CFR §1.113.

IN THE CLAIMS begins on page 2 of this paper.

REMARKS begin on page 11 of this paper.